

AMENDMENT TO THE SPECIFICATION

Page 1, before the first paragraph, insert the following centered heading:

BACKGROUND

Page 1, delete the first paragraph in its entirety.

Page 3, before the first full paragraph, insert the following centered heading:

SUMMARY

Page 3, delete the second full paragraph in its entirety.

Page 3, amend the third full paragraph to read:

~~The inventive method according to claim 1 as well as the method according to claim 8~~ Inventive methods permit a card issuer in advantageous fashion to allow a user to put function programs into a card on his own authority later. The card issuer need no longer predefine which users or service providers are to be given permission to reload additional applications onto certain smart cards. It is instead possible to reload an application even when the smart card is already issued and in the user's possession. The method is therefore suitable in particular for realizing a contractual transfer of precisely definable rights to memory resources of smart cards to third parties by a smart card issuer.

Page 3, amend the paragraph spanning pages 3 and 4 to read:

The method ensures a high security standard. ~~According to claim 1 this~~
This is obtained by the fact that load applications permitting reloading of application function programs can only be put on the card via a main loader interface set up on the card by application-related cost system. For example, it may be provided to have a user or service provider pay a share of the total costs of a smart card depending on how much of the smart card memory device he or it occupies.

Page 4, amend the first full paragraph to read:

The inventive methods and data carriers according to this application include advantageous ~~Advantageous~~ developments and expedient embodiments ~~of the proposed method and smart card can be found in the dependent claims that will~~
become evident in the following discussion.

Page 4, after the first full paragraph, insert the following centered heading:

BRIEF DESCRIPTION OF THE DRAWINGS

Page 4, amend the second full paragraph to read:

The invention will be explained in more detail in the following by an embodiment by way of example and in nonlimiting fashion with reference to the drawings ~~drawing~~, in which:

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Page 4, before the paragraph spanning pages 4 and 5, insert the following centered heading:

DESCRIPTION OF VARIOUS EMBODIMENTS